

- [What is the current state of the health care system?](#)
- [Why are we talking about health care reform now and what is the rush to get America's Affordable Health Choices Act passed?](#)
- [What is the America's Affordable Health Choices Act?](#)
- [Who is covered by America's Affordable Health Choices Act?](#)
- [How will America's Affordable Health Choices Act affect seniors?](#)
- [How will America's Affordable Health Choices Act affect veterans?](#)
- [How will America's Affordable Health Choices Act affect small business?](#)
- [What is the public option?](#)
- [How will we pay for health care reform?](#)
- [If I have a pre-existing condition, will I be able to receive coverage under America's Affordable Health Choices Act?](#)
- [In general, how does America's Affordable Health Choices Act stack up against a single payer system?](#)
- [Under America's Affordable Health Choices Act, will I be forced to change my coverage?](#)
- [How will the deficit be affected?](#)
- [How will America's Affordable Health Choices Act affect choice?](#)
- [How will America's Affordable Health Choices Act address doctor shortages?](#)
- [How will America's Affordable Health Choices Act affect rationing?](#)
- [How will America's Affordable Health Choices Act affect my relationship with my doctor?](#)
- [How will America's Affordable Health Choice Act affect affordability of individual insurance?](#)
- [How will America's Affordable Health Choices Act affect access to specialized medical care?](#)
- [Will America's Affordable Health Choices Act require federal funds to be used to pay for abortions?](#)
- [Will members of Congress be subject to these health care reforms?](#)
- [Will America's Affordable Health Choices Act establish death panels?](#)
- [Will America's Affordable Health Choices Act cover undocumented immigrants?](#)
- [Why is tort reform not part of America's Affordable Health Choices Act?](#)
- [Is America's Affordable Health Choices Act socialized medicine?](#)
- [Has Ben read the bill?](#)
- [Does Ben support a public option?](#)
- [What kind of health care does Ben have?](#)

What is the current state of the health care system?

The country currently spends 17 percent—2.5 trillion dollars—of our Gross Domestic Product on health care related services, but the care provided is generally below the standard of other industrialized nations. Since 2000, health care premiums in the US have doubled, while wages have gone up by just 3 percent. Even families with health insurance are suffering--and many of those are a job loss, illness, or accident away from losing coverage altogether. This year, in New Mexico, there were 475,000 people under age 65 who spent over ten percent of their pre-tax income on health care. Of those, 74.3 percent have health insurance.

On average, each American family is paying an extra \$1,100 every year for the broken system that supports 46 million uninsured Americans. Moreover, the average cost of health care for a family of four is expected to increase by \$1,800 every year.

There are 152,000 uninsured people in our community—accounting for 23 percent of New Mexico's Third Congressional District.

Why are we talking about health care reform now and what is the rush to get America's Affordable Health Choices Act passed?

Health insurance premiums have doubled over the last nine years, three times faster than wages. The average American family already pays an extra \$1,100 in premiums every year for a broken system that supports 46 million uninsured Americans. In the 3rd Congressional district alone, there are 152,000 people without health insurance. In 2008 there were 620 health care-related bankruptcies, mostly due to lack of insurance.

If we do nothing, families throughout our state and country will continue to see their premiums rise and health care costs more than double over the next decade, leading them to face an increasing threat of financial ruin due to health care costs. This is the cost of doing nothing.

What is the America's Affordable Health Choices Act?

America's Affordable Health Choices Act, also known as H.R. 3200, is legislation that aims to bring quality affordable health care to Americans while reducing costs for families and small businesses. A discussion draft of the legislation was released on June 19, 2009, and the bill was formally introduced on July 14, 2009. Since the formal introduction of the bill, three House committees (Education and Labor Committee, the Energy and Commerce Committee, and the Ways and Means Committee) have reviewed the legislation.

America's Affordable Health Choices Act of 2009 takes significant steps toward fixing our broken health care system by making insurance more affordable and accessible for families across our country. It seeks to achieve real change and to help families and small businesses throughout our district.

Who is covered by America's Affordable Health Choices Act?

The Congressional Budget Office estimates that under the America's Affordable Health Choices Act, 97 percent of all Americans will have insurance coverage once the bill takes effect. If this benchmark is reached in the third district, 132,000 people who currently do not have health insurance will receive coverage. This will include all children in our district and throughout the United States. One of the advantages of America's Affordable Health Choices Act is that it expands attractive and affordable health care access to millions of Americans and promotes preventative efforts—saving tens of billions of dollars annually with increased visits to a primary-care physician rather than the emergency room.

How will America's Affordable Health Choices Act affect seniors?

Like all Americans, seniors will not be forced to change their health care plans if they prefer the service they receive from Medicare or Medicaid. The America's Affordable Health Choices Act will make the delivery of high quality health care for America's senior citizens easier than ever before. The provisions of this bill will improve upon Medicare Part D Program by phasing out and, eventually, eliminating the so-called "doughnut hole"—which has prevented millions of seniors from receiving affordable prescription drugs. Medicare beneficiaries will no longer have co-payments for preventative care services and low-income subsidy programs will be strengthened. Also, under our current system, Medicare reimbursements are scheduled for a 21 percent reduction in payment rates in January 2010. The health insurance reform bill in the House will prevent this cut in payment rates to doctors that treat Medicare patients, helping ensure that seniors are able to continue seeing their physician of choice.

How will America's Affordable Health Choices Act affect veterans?

Veterans who are eligible for VA health care can continue to get their health care through the VA if they choose. America's Affordable Health Choices Act provides an exemption to those who are covered under the VA from meeting the individual mandate requirement.

How will America's Affordable Health Choices Act affect small business?

Ben supports our small business community. He is working with his colleagues to ensure that the America's Affordable Health Choices Act does not have any unintended consequences for New Mexico's small businesses—expressly stating his preference for health care insurance reform that considers the financial burden on small businesses, which are so critical to our economic growth.

America's Affordable Health Choices Act would make it easier for small businesses to pay for health coverage by cutting costs. The bill would make insurance companies compete for customers, and allowing small business owners to enter into a large purchasing pool (the Health Insurance Exchange), leveling the playing field and helping small businesses get the same type of plans as big businesses.

To pay for health insurance, America's Affordable Health Choices Act would offer small businesses two kinds of tax credits. The first is a permanent tax credit that phases out for bigger businesses and those with higher salaries. The second is a tax credit of up to 50 percent of a small business' insurance costs—for small businesses with 25 or fewer employees and average wages of less than \$40,000. There are up to 14,100 small businesses in New Mexico's 3rd District that would benefit.

Most small businesses would be completely exempt from requiring them to purchase insurance for their workers. Businesses with payrolls under \$500,000 would not have to meet the shared responsibility requirement to purchase insurance for their workers. Ninety-six percent of small business owners would pay no increased taxes.

What is the public option?

The public option is a health care plan to increase competition and choice. It aims to be a low cost plan that will not compromise access to or quality of care. It would not be mandatory for all Americans to join, but would provide coverage to those traditionally not covered by insurance companies or those who would not otherwise be able to get coverage. It will compete with private plans to provide an attractive option for consumers and it will be self sustained, funded through health care premiums it receives from those it insures. Ben supports a public option to ensure that New Mexicans have options and that insurance companies are not controlling the health care market.

How will we pay for health care reform?

Right now we are spending and wasting too much money on health care. Approximately half of the America's Affordable Health Choices Act will be paid for by strategically reallocating current taxpayers' funds that are currently being spent on other health care programs—creating coverage that is more efficient, higher quality, and broader. This includes \$500 billion in net Medicare and Medicaid reforms. Also, those who earn over \$350,000 annually (the wealthiest 1.2 percent of Americans) will be required to contribute towards the cost of providing access to affordable health care for all Americans. These same individuals received a disproportionate share of the tax cuts over the last decade that contributed to the increasing the gap between the wealthiest 1.2 percent, and the rest of us. Ninety-eight point eight percent of Americans will not see a tax increase.

If I have a pre-existing condition, will I be able to receive coverage under America's Affordable Health Choices Act?

Currently over 42 million Americans are denied coverage for costly procedures because of pre-existing conditions, which can range from old sports injuries to heart disease. Under the America's Affordable Health Choices Act, health care plans will no longer be allowed to deny coverage for treatments for pre-existing conditions. It also ensures that any plan will only be able to change premiums based on age, geography, and family size. There will also be limits placed on the ability of insurance companies to charge higher rates because of gender, health status, or other factors.

In general, how does America's Affordable Health Choices Act stack up against a single payer system?

The Single Payer Act of 2009 would provide government financed health care for all Americans. The America's Affordable Health Choices Act on the other hand, gives Americans the freedom to keep their current private health care plan or purchase an affordable public insurance option. The America's Affordable Health Choices Act also differs from government-run single payer plan in that individuals, employers and the government will share the cost burden of providing health care for all Americans.

Under America's Affordable Health Choices Act, will I be forced to change my coverage?

No, the America's Affordable Health Choices Act gives Americans the freedom to keep their current health insurance.

How will the deficit be affected?

The Congressional Budget Office (CBO) announced that America's Affordable Health Choices Act will be deficit neutral over ten years. On July 17, CBO confirmed that the House bill will be fully paid for just three years after the bill takes effect. CBO estimated that the cost of the bill's reforms was \$1.042 trillion over 10 years, while the bill's cost savings and revenues totaled \$1.048 trillion.

How will America's Affordable Health Choices Act affect choice?

No, the America's Affordable Health Choices Act will increase choice and competition by broadening the options available. This is especially important in our communities with limited options. You can keep your current health insurance plan if you are satisfied with the care you are receiving or you can utilize the Health Insurance Exchange where individuals and small businesses can shop for the plan that is right for them, their families, and their employees.

How will America's Affordable Health Choices Act address doctor shortages?

America's Affordable Health Choices Act will enhance and grow the nation's primary care health professional workforce through strengthened scholarship, loan repayment and training grant programs. This is one of the reasons why the American Medical Association supports the bill. They have said "in particular, we are pleased that the bill... [a]ddresses growing physician workforce concerns--."

Among the provisions in America's Affordable Health Choices Act addressing doctor shortages are expanding the National Health Service Corps, a program that provides scholarships and loan and create a new primary care loan program, increase the advanced practice nursing force, and provide a new loan repayment and scholarship program to train a new generation of

public health workers.

How will America's Affordable Health Choices Act affect rationing?

The America's Affordable Health Choices Act will invest in expanding our health work force, especially in the primary health care sector, allowing physicians and patients to prioritize quality over quantity of care.

How will America's Affordable Health Choices Act affect my relationship with my doctor?

No, a federal bureaucrat will not interfere with your relationship with your physician. America's Affordable Health Choices Act puts doctors and patients in charge and reduces the influence of insurance companies who often get between doctors and patients by unfairly denying care.

The primary mission of the America's Affordable Health Choices Act is ensuring that all Americans have access to quality health care. It does not determine your care or treatment as discussed by you and your physician. This Act will actually provide New Mexicans with greater access to their physicians by requiring health insurance providers to cover all individuals, regardless of any pre-existing conditions.

How will America's Affordable Health Choice Act individuals affect affordability of individual insurance?

Individuals will not be forced to buy insurance that they cannot afford. America's Affordable Health Choices Act requires that all Americans are covered by health insurance. However, Americans who cannot afford health insurance and who earn less than \$43,000 individually or \$88,000 for a family of four will be eligible to receive an "affordability tax credit." America's Affordable Health Choices Act will cap the amount Americans can spend on out-of-pocket health care expenses. Also, there is a sliding scale affordability credits program that makes credits available to low- and moderate-income individuals.

How will America's Affordable Health Choices Act affect access to specialized medical care?

America's Affordable Health Choices Act will not restrict Americans access to specialized medical care. It will, however, focus on preventative efforts to lessen the need for expensive specialists.

Will America's Affordable Health Choices Act require federal funds to be used to pay for abortions?

America's Affordable Health Choices Act continues current policy, which bars Medicaid from paying for abortions but allows private insurance companies to offer such coverage. An amendment to America's Affordable Health Choices Act states that no federal funds can be used to pay for abortions except in the case of rape, incest, or the life of the woman.

Will members of Congress be subject to these health care reforms?

Yes. Members of Congress' health care plans will be subject to the same rules as all other employer-sponsored plans. Nothing in the legislation exempts the Federal Employee Health Benefits program (the plans Members of Congress and their staffs enroll in) from the reforms.

Will America's Affordable Health Choices Act establish death panels?

No. The bill reimburses doctors for the costs associated with having voluntary conversations with patients about patients' values and preferences regarding end-of-life care. There is no mandate in the bill to complete an advance care directive or living will.

Will America's Affordable Health Choices Act cover undocumented immigrants?

No. Section 246 states that "Nothing in this subtitle shall allow Federal payments for affordability credits on behalf of individuals who are not lawfully present in the United States."

Why is tort reform not part of America's Affordable Health Choices Act?

In 2004, the CBO found that medical malpractice costs only accounted for about 2 percent of spending on health care in the United States. The report also found that even "significant reductions" in medical malpractice costs would do little to reduce health care related costs.

Is America's Affordable Health Choices Act socialized medicine?

No, the America's Affordable Health Choices Act is not socialized medicine. By maintaining the competitive market system, Americans will have the freedom to keep their current private health insurance plan. This is unlike the health care plan currently in place in Canada, for example, which is financed entirely by the government. The America's Affordable Health Choices Act will provide the 23 percent of our community currently uninsured with access to quality and affordable health care by increasing attainable options through an affordability credits system that assists low- and moderate-income families and individuals that do not qualify for Medicare.

According to the Congressional Budget Office, only about 3 percent of Americans will opt to choose the public health insurance option that America's Affordable Health Choices Act would offer.

Has Ben read the bill?

Yes. Ben has read the America's Affordable Health Choices Act.

Does Ben support a public option?

Yes. Ben is a strong supporter of a robust public option. He believes that it is an important tool to increase choice and decrease cost.

What kind of health care does Ben have?

Ben has Blue Cross Blue Shield health insurance that he receives through the plan offered to all federal employees. Like Ben's health insurance, America's Affordable Health Choices Act offers a similar opportunity to choose a type of health care coverage that fits the needs of individuals across New Mexico.